

**TOWN OF ERVING**  
**HOUSING REHABILITATION PROGRAM**

THE BOARD OF SELECTMEN IS SEEKING CITIZEN PARTICIPATION TO DETERMINE IF THE TOWN SHOULD APPLY FOR HOUSING REHABILITATION PROGRAM FUNDING ON BEHALF OF ERVING'S RESIDENTS.

As a resident of Erving, and if you are income eligible, this program can be an attractive way to finance needed repairs to your home. If you want the Select Board to seek funding for this program, please complete the form on the reverse side of this sheet:

- Return Form in a sealed envelope labeled 'Town of Erving Housing Rehab Program' and put it in the 'Erving Housing Rehab Drop Box' located in the lobby of the Erving Town Hall

OR

- Mail or Deliver the completed form to the Franklin County Regional Housing and Redevelopment Authority (HRA), 42 Canal Road, Turners Falls, MA 01376 Attn: Donna Cote
  
- HRA is the agency that will process these forms. All information submitted will remain strictly confidential. The Town of Erving will not have access to any of your information.

**PROPOSED HOUSING REHAB PROGRAM:**

1. Eligibility: Income (see reverse side) and the types of repairs needed at your home.
2. Examples of Work: Repairs/improvements to your home that may qualify for funding includes doors, electrical, foundations, furnaces, hot water heaters, insulation, plumbing, porches, roofs, septic systems, siding, stairs, wells, windows, and much more.
3. Financial Mechanism: Rehabilitation funds loaned to eligible applicants will be in the form of a recorded 0% Interest Deferred Payment Loan (DPL) whereby 50% of the DPL will be repaid upon the sale or transfer of the property and 1/15<sup>th</sup> of the remaining DPL (the other 50%) will be forgiven each full year after the date of closing. Thus, at the end of the fifteen years 50% of the loan will be "forgiven". There are no monthly payments.
4. Maximum Loan: The maximum Deferred Payment Loan is \$35,000.00

ERVING'S BOARD OF SELECTMEN ENCOURAGES ALL INTERESTED RESIDENTS TO CALL.

**Questions to: Deb Little at (413) 863-9781 Extension 121 [dllittle@fcrhra.org](mailto:dllittle@fcrhra.org) or Donna Cote at (413) 863-9781 Extension 144 [dcote@fcrhra.org](mailto:dcote@fcrhra.org)**